IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Joseph M. Rutkoski, Sr.

Chapter 13 Proceeding

Case No. 16-04378-MJC

Debtor(s)

SUBSTITUTION OF APPEARANCE

TO THE COURT:

YOU ARE HEREBY authorized to substitute Michael J. Clark of the law firm of Richard M. Squire & Associates, LLC as attorneys for Secured Creditor, Vanderbilt Mortgage and Finance, Inc. in connection with the above entitled actions.

Dated: February 27, 2022

Withdrawing Attorney

By: /s/Sarah K. McCaffery

Sarah K. McCaffery, Esq., P.A.I.D. #311728 Powers Kirn, LLC 8 Neshaminy Interplex, Suite 215 Trevose, PA 19053 Telephone# 215-942-2090 Dated: February 27, 2022

Superseding Attorney

By: /s/ Michael J. Clark

Attorney ID# 202929 Richard M. Squire & Associates, LLC One Jenkintown Station 115 West Avenue Suite 104

Jenkintown, PA 19046 Telephone: 215-886-8790